



09-02-03

3629

PATENT
Attorney Docket No. 5125SU.02
Express Mail Label No. EV 156 969 456 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#5

In re Patent Application of:

K. Jon Kern et al.

Appln. No. 09/677,401

Filed: 29 September 2000

For: LOYALTY REWARD PROGRAM FOR
REDUCING THE BALANCE OF A LOAN
OBLIGATION

Confirmation No.: 3108

Group Art Unit: 3629

Examiner: Tan D. Nguyen

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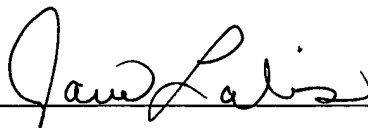
Sir:

The undersigned hereby certifies that the following documents:

1. Information Disclosure Statement Under 37 C.F.R. § 1.97(b)(3) and § 1.98;
2. Information Disclosure Statement by Applicant (Form PTO-1449);
3. 2 references;
4. Certificate of Mailing by Express Mail; and
5. Return Card,

relating to the above application, were deposited as "Express Mail," Mailing Label No. EV 156 969 456 US with the United States Postal Service, addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 28 day of August 2003.

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INFORMATION DISCLOSURE STATEMENT
Under 37 C.F.R. § 1.97(b)(3) and § 1.98

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Sir:

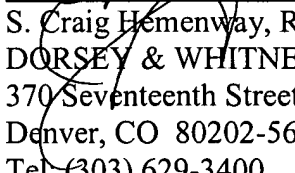
The Examiner is requested to consider the references noted on the enclosed Form PTO-1449 during examination of the above-identified patent application. These references are submitted for the Examiner's consideration and are submitted pursuant to the duty of disclosure under 37 C.F.R. § 1.56. In submitting these references, no representation is made or implied that the references are or are not material to the examination of the application. The Examiner is encouraged to make his or her own determination of materiality. Copies of the cited documents are enclosed.

Pursuant to 37 C.F.R. § 1.97(b)(3), no fees are due with respect to this filing. However, should any fees be deemed necessary, such fees may be charged to Deposit Account No. 04-1415.

Should the examiner have any questions concerning the relevance of the references cited in this disclosure, please contact the undersigned attorney.

Dated: 28 August 2003.

Respectfully submitted,



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